

# Exhibit B - 22

In re: Equifax Inc, Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

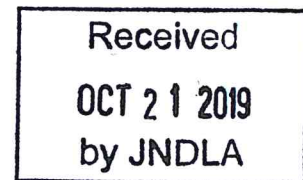
Your Honor:

I object to the settlement of the Equifax data breach. If everyone could get the \$125 cash, I would be ok with it. But substituting free credit monitoring so that Equifax can still have my data and can sell my info to other spammers is ridiculous. If the service was really worth much more than \$125, people would choose it. We live in a free-market system, and the free market is telling you the credit monitoring is junk. Equifax is a \$17 billion market cap company. They can afford to pay out far more than \$31 million in cash for violating their entire business model.

I am a member of the settlement class who had his data stolen.

I have never objected to a class action settlement in the past.

I am unable to attend the Fairness hearings in November or December.



Sincerely,

A handwritten signature in blue ink that reads "Michael H. Piper".

Michael H. Piper

9 Sargent Rd

Marblehead, MA 01945



BOSTON MA 021

15 OCT 2019 PM 3:1

OCT 21 2019

Equipax Data Broker Class Action Settlement Admin

ATTN: OBJECTION  
c/o JND Legal Administration  
P.O. Box 91318

Seattle, WA 98114-3118



October 14, 2019

Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418

RE: *Equifax Inc. Customer Data Security Breach Litigation*  
Case No. 1:17-md-2800-TWT  
Equifax Data Breach Lawsuit

To Whom it May Concern:

In September 2017 I entered my information into the <https://www.equifaxsecurity2017.com> website and was told that my personal information had been breached in the Equifax credit bureau breach. As a member of the settlement class I was told that I could opt for \$125 if I was already covered by ID protection. I have ID protection services through ID Experts because of a UCLA Health Cyber breach settlement.

I write today object to the completely inadequate Equifax settlement now before the court.

Equifax exposed my personal financial information. They settled with the government and made it seem that everyone affected could get \$125 without ensuring enough money had been set aside to guarantee that amount for every person affected. Now the Equifax settlement team is adding a new hurdle for victims to claim their money. We have to dig up proof of ID protection. They were negligent with my personal information (which somehow without my permission they have built a whole business around) and I'm the one who has to waste my time begging them to compensate me for a mistake they made because they have abysmal security.

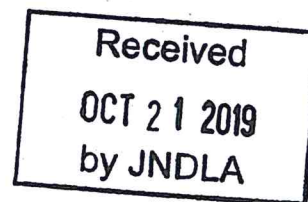
I'm asking the court to please reject this woefully underfunded settlement. Equifax has pulled a bait and switch, changing the rules of the game in midstream because they underestimated the number of people who would claim a cash settlement.

I have not been involved in any class action settlements to which I have objected in the previous five (5) years, and I don't intend to appear at the Fairness Hearing, but I urge you to reject this unfair settlement that resulted from blatant incompetence and negligence.

Thank you for your consideration,



Nora Doyle  
3838 Vantage Ave.  
Studio City, CA 91604





SMITH CLARK  
CA 913  
15 OCT '19  
PM 3 L

OCT 21 2019

Nora Doyle  
3838 Vantage Ave  
Studio City, CA 91604



EQUIFAX DATA BREACH CLASS ACTION SETTLEMENT  
ADMINISTRATOR

ATTN: OBJECTION  
c/o JND LEGAL ADMINISTRATION  
P.O. Box 91318  
SEATTLE, WA

98111-941818

98111-9418



Received  
OCT 03 2019  
by JNDLA

Sir,

30 Norum Park  
Hyde Park  
Boston MA 02136

Re: Equifax Data Breach lawsuit  
1:17-md-2800-TWT

- Paul Heywood  
30 Norum Park, Hyde Park, Boston, MA 02136  
- (Paul Heywood)

- I am a member of Settlers Club for  
Equifax Settlement Administration Center  
# PGUXY-VSTP72 (Validated) 9/18/19.

- I object to the settlement as it provides  
too little money to cover the cash claims  
of me who lost my home by the  
negligence of Equifax.

- I have NOT objected to any other cash  
action settlements with last 5 years.

- I don't expect to appear at the hearing  
nor hope the court will consider my  
objection to this settlement.

- I do not have legal council / lawyer  
acting for me personally.

- Thank you.

Yours Truly

Paul Heywood

BOSTON MA 021

20 SEP 2019 PM 10:1

Evans Data Broken Cur. Nation  
Services Administration.

ATTN: OBTENTION

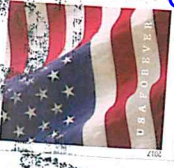
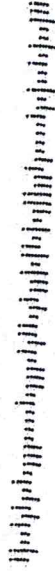
40 IND LEGAL ADMINISTRATION

PO Box 91318

SEATTLE WASHINGTON 98111-9418.

SEP 03 2019

98111-941818





Attn: Objection

% JND Legal Administration

P.O. Box 91318

Seattle, WA 9811-9418

Robert Shawn Dolence

3692 E Costilla Ave

Centennial, CO 80122


Signed: \_\_\_\_\_

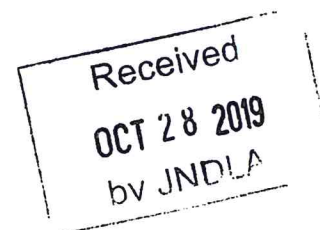
Date: \_\_\_\_\_

10/23/19

I am a member of the settlement class, Claim Number **P5QMT-PU796**

I object to the paltry sum that class members are most likely going to receive. Initially this settlement was either credit monitoring, or a cash payment of \$125. Because of the high numbers of affected individuals (147 million), and the total amount being set 505.5 million dollars, ultimately the \$125 may be reduced to pennies. I already have credit protection, since data breaches are becoming an everyday occurrence.

<b>EQUIFAX</b>	
Type	Public
Traded as	NYSE: EFX  S&P 500 Component
Industry	Credit risk assessment
Founded	1899; 120 years ago (as Retail Credit Company)
Founders	Cator Woolford Guy Woolford
Headquarters	Atlanta, Georgia, U.S.
Area served	Worldwide
Key people	Mark L. Feidler (Chairman of the Board) Mark W. Begor (CEO) <sup>[1]</sup> John W. Gamble, Jr. (Vice President & CFO)
Revenue	▲ US\$ 3.36 billion (2017)
Operating income	▲ US\$ 824.6 million (2017)
Net income	▲ US\$ 587.3 million (2017)
Total assets	▲ US\$ 7.23 billion (2017)
Total equity	▲ US\$ 3.24 billion (2017)



Equifax's revenue was 3.36 billion dollars in 2017, this settlement is limited to \$505.5 million dollars. This represents 15% of the revenue, but will it actually correct the lack of concern for

Class 1.1 - Without actual penalty, large billion dollar companies will continue to have a cavalier attitude towards data security. Equifax is a credit agency, they have access to everything personal and financial for credit users, if they cannot protect user data, well then who can? Perhaps they should spend more of their profit on protecting data. But the only way to actually get a company to focus on a problem is to hit them where it hurts, their bottom line. Equifax should be made an example of. Handing out credit protection from the same company that exposed the data in the first place is an insult. Increase the penalty to make Equifax and all the other companies that data security of their customers data is important.

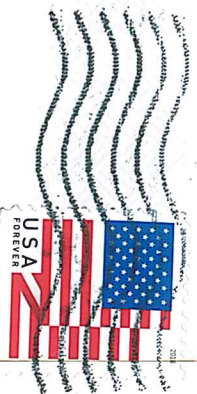
I have not objected to any class action settlements in the previous 5 years.

I will not be appearing at the Fairness Hearing either in person or through a lawyer.





DENVER CO 832  
24 OCT 2019 PM 2 L



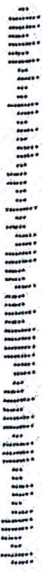
EQUIPAX PATR BELINCH CLASS ACTION

SUTTIMINT ADMINISTRATOR  
ATTN OBJECTION

9, JND LIGAL ADMINISTRATION  
P.O. BOX 91318

SEATTLE, WA 98118-9118

98111-941818



*In re: Equifax Inc. Customer Data Security Breach Litigation*, Case No. 1:17-md-2800-TWT

Equifax Data Breach Class Action Settlement Administrator

Attn: Objection

c/o JND Legal Administration

P.O. Box 91318

Seattle, WA 98111-9418

Dear Court,

I would like to express my disagreement with this settlement:

- 1) I see that the lawyers will be getting about 80 million while I would get at most \$125!
- 2) Who knows what damage has been caused or will be caused to me by the careless handling of my personal information by Equifax; furthermore I did not consent to give Equifax any of my personal information.
- 3) This is what I would like in compensation:
  - Lifetime free credit monitoring
  - Lifetime free assisted identity restoration services
  - \$1,000 for my lost time
  - For Equifax never to be allowed to access my personal information again
  - No more than 1% of the total payments made by Equifax to go to lawyers

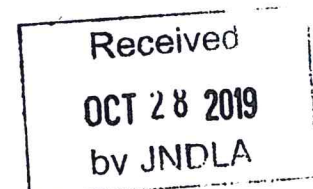
I have verified at [www.EquifaxBreachSettlement.com](http://www.EquifaxBreachSettlement.com) that I a member of the class.

I have not objected to any class action settlements in the previous five (5) years.

I do not intend to appear at the Fairness Hearing.

Sincerely,

Roberto Filippelli  
3035 Honeysuckle Rd  
Largo, FL 33770





Roberto Filippelli  
3035 Honeysuckle Rd  
Largo, FL 33770

TAMPA FL 335  
SAINT PETERSBURG FL  
23 OCT 2019 PM 7:1



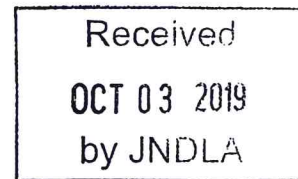
Equifax Data Breach  
Att: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418

98111-941818





Equifax Data Breach Class Action Settlement Administrator  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418



RE: Objection

In re: Equifax Inc. Customer Data Security Breach Litigation

Case No. 1:17-md-2800-TWT

David Keith Goering and Sonja Lynn Peterson, husband and wife

We are members of the settlement class because we have had an excellent credit history and multiple accounts for many years making it highly likely that we are among the approximately 147 million people whose data was held insecurely. The Lifelock check confirms Sonja Peterson was affected. A breach of one spouse will affect the other spouse as well. Also, we noticed a significant uptick in telephone scamming calls after the breach. Since then we have regularly had our credit cards used fraudulently requiring re-issuance with new numbers. The breach has created a life-long time drain.

We object to the settlement as being completely financially inadequate and primarily designed to benefit the company and the class action lawyers. \$31 million for cash settlements is nowhere near enough to compensate the class members for their cash losses or their time required to protect themselves. Why the lawyers should get more cash than the injured parties is beyond us. It is a travesty of justice.

Equifax collected and stored our private data, knowing that the loss of that data exposes us—FOR OUR ENTIRE LIVES—to a significant risk of fraud, impersonation and financial if not personal attacks. Especially for a credit history/rating and identity protection service company that collects data without express consent the proper standard should be strict liability for all data breaches. Absent that, the principal of res ipsa loquitor might be the best fit with the duty Equifax voluntarily assumed by its methods of doing business. Certainly under the circumstances of failing to properly update their software, gross negligence is irrebuttable. There is no defense for their behavior. Bankruptcy for the company and every person in the chain of command leading to the breach is an appropriate outcome. Anything less than complete failure for the business and its responsible agents rewards the careless greedy business behavior that resulted in this massive loss for millions of Americans.

Equifax has established its untrustworthiness. Their offer for extended monitoring is just a money making scam relying on customer inertia when the free period is over. It is worth less than nothing. If we could choose to require Equifax never to collect or store any data about us again—that might be a valuable settlement term. However, we are doing what we can by paying the (unrelated) company we thought might best protect us—Identity Force. We are out \$1157 to date, and will continue to pay \$359/year for the rest of our lives thanks to Equifax. This settlement represents inadequate justice, inadequate compensation and a breach of any notion of fairness in all respects.

We have not objected to a class action settlement in the last 5 years. We will not appear at any hearing.

A handwritten signature in black ink that reads "David K. Goering".  
David K. Goering

A handwritten date "9/23/2019" in black ink.  
Date

A handwritten signature in black ink that reads "Sonja L. Peterson".  
Sonja L. Peterson

5110 S. Woodruff Rd., Spokane Valley, WA 99206

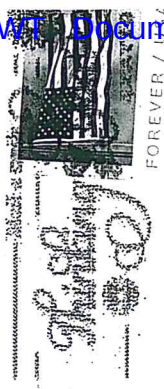
A handwritten mark consisting of a lowercase "v" inside a circle.



Goering/Peterson  
5110 S. Woodruff Rd.  
Spokane Valley, WA 99206

SPOKANE WA 990

30 SEP 2019 PM 3 L



FOREVER /

*Eguifax Data Breach Class Action Settlement Administrator*  
*Attn: Objection*  
*c/o FID Legal Administration*  
*P.O. Box 91318*  
*Seattle, WA 98111-9418*

OCT 03 2019

98111-941818



# Equifax Data Breach Lawsuit

In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

Received  
OCT 03 2019  
by JNDLA

**Equifax Data Breach Class Action Settlement Administrator**

**Attn: Objection**

**c/o JND Legal Administration**

**P.O. Box 91318**

**Seattle, WA 98111-9418**

Dear Court,

29 Sept 2019

I am a member of this class action lawsuit; my claim number is: **P5F8GWSQXJ**

I object to this settlement. As a person that has spent hours checking into my credit accounts and eventually enacting freezes with every single bureau for my social security number, I find the settlement a complete travesty to the average consumer. If relatively few people bother to file, it was indicated that we could expect perhaps \$125 for my trouble.

Now, because so many consumers (rightly so) are filing, we might expect compensation that could be a few dollars per person or even less than a dollar. This is absurd! We are encouraged as an alternate to choose to some free monitoring instead.

My data has been involved in multiple breaches from many firms (none of my own doing, btw) over the years. I have all the "free" (and relatively useless) monitoring I need for years to come.

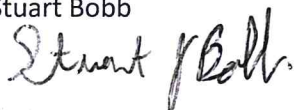
Now I read that there will be a settlement that 1) Doesn't substantially punish Equifax, in my opinion 2) Very likely will not remotely reimburse any consumer for his troubles and pains 3) seems to benefit only the legal community to any degree. Thus I am motivated to object to this class action settlement. I can't recall objecting to any other class action settlements in the previous five years.

At this point, I would much rather we all get nothing. Nothing for the consumers, nothing for attorneys and **especially** nothing for the shareholders and executives of Equifax (i.e., a liquidation bankruptcy).

The price for Equifax's behavior should be the inability of Equifax to continue as a business. We are instead asked to smile as we cash a check several years from now for \$1.25 cents (or whatever) and proclaim justice has been served? I think not.

I am not an attorney, nor am I represented by one and I will not be present at the Fairness Hearing. Nevertheless, I have hope that somebody will look at "fair" from the perspective of the victims. I am available for deposition November 22, November 27, November 29, December 2

Stuart Bobb



2116 Seven Lakes Drive

Loveland, CO 80538

Stuart Bobb  
2116 Seven Lakes Drive  
Loveland, CO 80538

OCT 09 2019

DENVER CO CO  
30 SEP 2019 PM 8 L



Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418

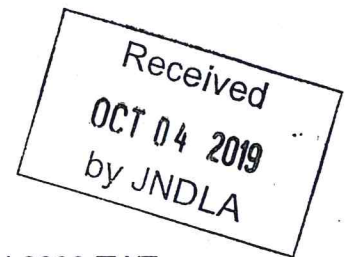
98111-941818





Oct. 1, 2019

Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418



Re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

I am a Settlement Class Member and vehemently **OBJECT** to the Equifax data breach settlement terms.

Equifax collects our private information without our knowledge or consent, monetizes it to their own great profit without any compensation, fails to properly protect it so it gets stolen, and then finds every conceivable way to avoid meaningful restitution. We are left to deal with any consequences. And they will get away with it. The fix is already in. A few lawyers will make out like bandits, and all future claims will be deemed settled. The terms and conditions of the settlement are repeatedly changed even AFTER those affected have agreed to the offer of \$125 payment, forcing us to jump through an increasing number of hoops to try and collect what will now amount to maybe four dollars.

While I have at least TWO credit monitoring services from other data breaches, why exactly is proving I have ID theft protection a requirement to claim damages resulting from an unauthorized release of my personal information by Equifax? If someone breaks into your house, do you need to sign up for a 3rd party home security service in order to collect damages? Why should anyone have to provide free competitive marketing research about their credit monitoring to the company that lost your private information that no one ever consented for them to collect in the first place? And the company will STILL have access to my private and personal information, which can be breached yet again. Where is my option to opt OUT of Equifax having my personal information in the first place?

This is the third or fourth data breach I have been subjected to by a major corporation. Each one has "offered" free credit monitoring in lieu of paying actual damages. I don't need any more monitoring, I need these companies to be held accountable so they take the necessary care with people's private data, whatever the cost, so this stops happening over and over. And I need to ability to stop them from even having, and then selling for profit, my private personal information against my will and without just compensation.

A settlement offer of \$125, already a paltry amount in comparison to the potential impact of the data breach, was made to each person harmed. Despite it being accepted, suddenly the terms are being changed, again and again. The settlement provided for \$125. That is what I accepted. That is what I am entitled to. It's not my problem if that costs Equifax more than they like. Why are the lawyers guaranteed their exorbitant cut, from a "separate" fund, regardless of what happens, while the people actually impacted must divide up a predetermined inadequate amount? If each person affected is entitled to receive \$125 then that's what we should each receive. Period.

I object to any settlement that does not honor the original proposed terms I and others accepted, but guarantees the lawyers millions. **For once, hold the perpetrators accountable and fairly compensate the victims, and not outlandishly reward the lawyers.**



Vicki Lederman

As to the rest of the hoops to jump through to even be able to object:

1. Your full name and current address: name and address **above**
2. Your personal signature: **above**
3. A statement indicating why you think that you are a member of the settlement class **above**
4. A statement with the reasons why you object, accompanied by any legal support for your objection: **above**
5. A statement identifying all class action settlements to which you have objected in the previous five (5) years: **None that I recall, but what the hell difference does it make? Do the lawyers have to identify all the class action cases they have worked on, and collected millions for? Yet another change of terms after acceptance to deter people from collecting what is rightfully theirs??**
6. A statement as to whether you intend to appear at the Fairness Hearing, either in person or through a lawyer, and if through a lawyer, identifying your lawyer by name, address, and telephone number, and four dates between 11/19/2019 and 12/05/2019 during which you are available to be deposed by counsel for the Parties: **NO**.

Lederman  
52 Clark St  
Summit, NJ 07901

01 OCT 2019 14:51

01 OCT 2019 14:51

*Equifax Data Breach Class  
Action Settlement Admin*

OCT 04 2019

ATTN: OBSECTON

c/o JND Legal Admin

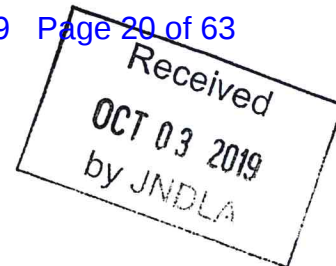
POB 913/8

Seal ~~11-14-18~~ 9811191118





Brian Rak  
1247 Brookside Rd  
Piscataway, NJ 08854  
09/27/2019



I would like to object to the settlement terms in "Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT". Per the breach settlement website, my personal information was compromised, and I am a member of the settlement class. My claim number is PYZLHR3T65. I have not objected to any other class action settlements in the last 5 years. I do not intend to appear at the fairness hearing.

The terms of this settlement were highly deceptive and misleading. The initial documentation I received indicated that I would be receiving a cash payment of \$125. Several weeks later, I received a notification that the payment amount would be significantly lower, and the settlement website was updated to reflect the amount was "up to \$125". I've included both a copy of my initial confirmation regarding this claim, as well as a copy of the claim website as of July 31, 2019 which was the date my claim was filed.

As a software developer, Equifax's gross incompetence in handling the security of my personal data cannot be excused. Equifax failed to apply a publicly available update for two months, resulting in an unprecedented loss of personal data.

I have no way of opting out of having Equifax store my personal information, nor do I have any control over their lack of security standards. I do not believe that the amount of this settlement will be enough to motivate Equifax to make significant changes to their security posture.

I urge you to reject the terms of the settlement as it does not reflect the seriousness of this incident.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian Rak".

---

Brian Rak

# EQUIFAX DATA BREACH SETTLEMENT

## Your Claim Summary

### Your Information

First Name	Brian
Last Name	Rak
Middle Initial	
Alternative Name	
Mailing Address	1247 Brookside Rd
Apt No	
City	PISCATAWAY
Country	United States of America
State	New Jersey
Zip Code	08854
Phone Number	(203) 903-2725
Email Address	dn@devicenull.org
Year of Birth	1988

### Credit Monitoring: Free Service or Cash Payment

☒ Option 2, Cash Payment: I want a cash payment of \$125. I certify that I have credit monitoring and will have it for at least 6 months from today.

### Cash Payment: Time Spent

☒ No spent time

[Privacy](#) • [Terms](#)

## EQUIFAX DATA BREACH SETTLEMENT

[Home](#)[Key Dates](#)[Important Documents](#)[FAQs](#)[I Would Like To...](#)

## Welcome To The Equifax Data Breach Settlement Website

In September of 2017, Equifax announced it experienced a data breach, which impacted the personal information of approximately 147 million people. A federal court is considering a proposed class action settlement submitted on July 22, 2019, that, if approved by the Court, would resolve lawsuits brought by consumers after the data breach. Equifax denies any wrongdoing, and no judgment or finding of wrongdoing has been made.

FILE A CLAIM TODAY

If you are a class member, you can use this website to claim the benefits described below.

*Please note that none of these benefits will be distributed or available until the settlement is finally approved by the Court.*



**1. Free Credit Monitoring or \$125 Cash Payment.** You can get free credit monitoring services. Or, if you already have credit monitoring services, you can request a \$125 cash payment.

- At least 4 years of three-bureau credit monitoring, offered through Experian. You can also get up to 6 more years of free one-bureau credit monitoring through Equifax.
- If you already have credit monitoring services that will continue for at least 6 more months, you may be eligible for a cash payment of \$125.



**2. Other Cash Payments.** You may also be eligible for the following cash payments up to \$20,000 for:

- **the time you spent** remedying fraud, identity theft, or other misuse of your personal information caused by the data breach, or purchasing credit monitoring or freezing credit reports, up to 20 total hours at \$25 per hour.
- **out-of-pocket losses** resulting from the data breach.
- **up to 25% of the cost of Equifax credit or identity monitoring** products you paid for in the year before the data breach announcement.



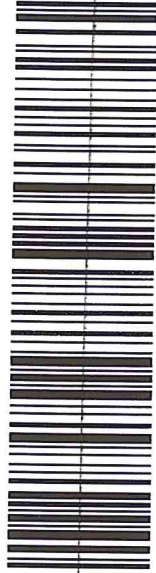
**3. Free Identity Restoration Services:** You are eligible for at least 7 years of free assisted identity restoration services to help you remedy the effects of identity theft and fraud.

1247 Brookside Rd  
Piscataway, NJ 08854

DW DANIELS  
ND 070  
30 SEP 19  
PM 1041

PLACE THIS LABEL TO THE LEFT OF THE POSTAGE

USPS CERTIFIED MAIL



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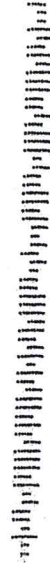
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Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418

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**Equifax Data Breach Class Action Settlement Administrator**  
**Attn: Objection**  
**c/o JND Legal Administration**  
**P.O. Box 91318**  
**Seattle, WA 98111-9418**



**RE: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT**

Dear Judges,

I would like to object to the above settlement, as it is woefully deficient in funds to meet the needs of those injured, such as myself. I am a member of the settlement class as I was notified by Equifax that my personal data had been compromised. I spent hours researching what I needed to do to protect myself. I especially relied on the many articles written by Ron Lieber in the *New York Times*. After his article of October 17, 2017, I froze all my accounts on Equifax, Experion and TransUnion. I also froze my accounts with ChexSystems and Innovis, so no one can open a bank account, bank loan, bank mortgage with my information. For safety's sake, I did the same for all my husband's accounts. I now have these ID numbers and passwords to maintain and protect. Even writing this letter and finding the information you require takes considerable time.

I especially object to the recent change in the choice between \$125 cash or free credit monitoring. Twenty-seven cents per claimant in no way compensates for the injury done. I am owed real compensation because protecting my privacy does matter. I do not need free credit monitoring as I have this now with my Citibank account and I have taken the precaution of freezing my accounts as described above.

I have never objected to a class action settlement before. I do not plan to be present at the Fairness Hearing.

Thank you for your kind attention,

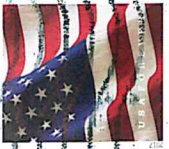
A handwritten signature in cursive script that reads "Carol P. Norris".

Carol P Norris  
1459 Scenic Valley Rd  
Glade Valley, NC 28627  
336-657-8300



Carol D. Morris  
1459 Greens Valley Rd  
Greens Valley, NC  
28627

GREENSBORO NC 274  
PIEDMONT TRIAD AREA  
01 OCT 2019 PM 11



Equifax Data Breach Class Action Settlement Administration  
Attn: Christine  
c/o JND Legal Administrators  
PO Box 91318  
Seattle, WA 98111-9418

OCT 04 2019

98111-941818



Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418



September 28, 2019

Dear Sir or Madam,

I am a Settlement Class Member in *Equifax Inc. Customer Data Security Breach Litigation*, Case No. 1:17-md-2800-TWT (or the Equifax Data Breach Lawsuit). I am writing because I believe the settlement is not fair, reasonable or adequate. I am an individual whose private information was compromised as shown on the Equifax website (entering my last name and the last 6 digits of my social security number).

I think it would have been more appropriate to just directly compensate those individuals whose data was compromised instead of requiring one to first file a form, and then to go back later and attest to credit monitoring.

I do not believe that the amount that Equifax is compensating is an adequate penalty to that company.

I have not objected to any other class action settlements in the last five years; but this one appears to be especially egregious.

I do not intend to be at the Fairness Hearing since that would be costly.

I ask the Court and the FTC to reject this settlement. Please recognize and affirm the duty of credit reporting companies to safeguard sensitive consumer data. Please provide sufficient remedies when a company fails to do so.

Thank you for considering this complaint. Sincerely,

A handwritten signature in black ink, appearing to read "Cynthia Ann Rohrbeck".

Cynthia Ann Rohrbeck  
3624 Cheaspeake St., NW  
Washington, DC 20008

CAPITAL DISTRICT 208

30 SEP 2019 PM 3:1



Cynthia A. Rohrbeck  
3624 Chesapeake St., NW  
Washington, DC 20008

OCT 09 2019

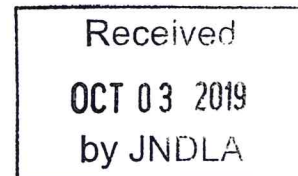
*Equifax Data Breach Class Action  
Settlement Administration  
Attn: Objector  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA*

561125415  
SEP 14 2019  
SEATTLE WA





Equifax Data Breach Class Action Settlement Administrator  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418



RE: Objection

In re: Equifax Inc. Customer Data Security Breach Litigation

Case No. 1:17-md-2800-TWT

David Keith Goering and Sonja Lynn Peterson, husband and wife

We are members of the settlement class because we have had an excellent credit history and multiple accounts for many years making it highly likely that we are among the approximately 147 million people whose data was held insecurely. The Lifelock check confirms Sonja Peterson was affected. A breach of one spouse will affect the other spouse as well. Also, we noticed a significant uptick in telephone scamming calls after the breach. Since then we have regularly had our credit cards used fraudulently requiring re-issuance with new numbers. The breach has created a life-long time drain.

We object to the settlement as being completely financially inadequate and primarily designed to benefit the company and the class action lawyers. \$31 million for cash settlements is nowhere near enough to compensate the class members for their cash losses or their time required to protect themselves. Why the lawyers should get more cash than the injured parties is beyond us. It is a travesty of justice.

Equifax collected and stored our private data, knowing that the loss of that data exposes us—FOR OUR ENTIRE LIVES—to a significant risk of fraud, impersonation and financial if not personal attacks. Especially for a credit history/rating and identity protection service company that collects data without express consent the proper standard should be strict liability for all data breaches. Absent that, the principal of res ipsa loquitor might be the best fit with the duty Equifax voluntarily assumed by its methods of doing business. Certainly under the circumstances of failing to properly update their software, gross negligence is irrebuttable. There is no defense for their behavior. Bankruptcy for the company and every person in the chain of command leading to the breach is an appropriate outcome. Anything less than complete failure for the business and its responsible agents rewards the careless greedy business behavior that resulted in this massive loss for millions of Americans.

Equifax has established its untrustworthiness. Their offer for extended monitoring is just a money making scam relying on customer inertia when the free period is over. It is worth less than nothing. If we could choose to require Equifax never to collect or store any data about us again—that might be a valuable settlement term. However, we are doing what we can by paying the (unrelated) company we thought might best protect us—Identity Force. We are out \$1157 to date, and will continue to pay \$359/year for the rest of our lives thanks to Equifax. This settlement represents inadequate justice, inadequate compensation and a breach of any notion of fairness in all respects.

We have not objected to a class action settlement in the last 5 years. We will not appear at any hearing.

① David K. Goering 9/23/2019 Sonja L. Peterson ②  
Date  
5110 S. Woodruff Rd., Spokane Valley, WA 99206





Goering/Peterson  
5110 S. Woodruff Rd.  
Spokane Valley, WA 99206

SPokane WA 990

30 SEP 2019 PM 3 L

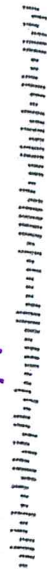


*Eguifax Data Breach Class Action Settlement Administration*

*Attn: Objection  
c/o JLD Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418*

*OCT 03 2019*

98111-941818



239 Florencia Place  
Davis, CA 95616

October 24, 2019

Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418

**Subject:** Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

To the Court:

I am writing to object to the proposed settlement. I have used the website <https://eligibility.equifaxbreachsettlement.com> to verify that my personal information was impacted by this incident. I am not an attorney, and I do not have an attorney nor do I intend to appear at the Fairness Hearing. I simply want to make my voice heard.

The settlement is inadequate given the gravity of the breach. Let's remember the context: as a consumer, I never initiated a relationship with Equifax and I am not their customer. I am just being used by them so they can make money off my data. So I feel this breach is of a much more serious nature than other breaches that have been in the news. If I am a frequent customer of a company and I ask them to keep my credit card number on file, I am voluntarily taking some risk. But I never asked Equifax to track me. This is essentially a mugging rather than a dispute between parties with a business relationship.

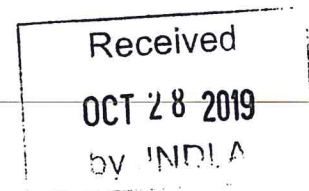
A second argument is that Equifax should have taken their responsibility to protect data more seriously. If a retail company gets hacked, there could be an argument that protecting their data is not their core competency. *But Equifax's entire business is data, of the sort that hackers dream about obtaining.* There should be some punitive element of the settlement to send a strong message to credit bureaus about the need to protect data.

In short, the settlement should be substantially harsher on Equifax. *At the very least*, I suggest that Equifax should be forced to pay the attorney fees directly rather than take it out of the consumer restitution fund. This would send a message that consumers matter and that Equifax is culpable.

Sincerely,



David M. Wittman  
239 Florencia Place  
Davis, CA 95616

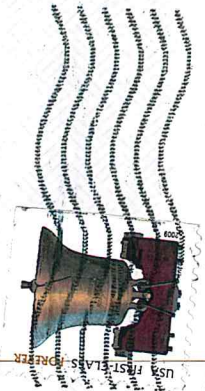


**WITTMAN-  
MARGONINER**

DAVIS, CA 95616

SACRAMENTO CA 956

25 OCT 2019 PM 6 L



Equifax Settlement Administrator  
Attn: objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle WA 98111-9418  
98111-9418





Filip Yip  
334 W85th St 1D  
New York, NY 10024

Tel: 415 – 661 -5916

Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418

Oct 16, 2019

Dear Sir / Madame,

*Re: Equifax Inc. Customer Data Security Breach Litigation*, Case No. 1:17-md-2800-TWT,  
Equifax Data Breach Lawsuit, my claim number is: PUJA8ZS4GB

I object the latest settlement update informing me that the cash settlement being possibly significantly less than \$125. Based on the published value of compensation and number of claimants the final compensation per claimant is expected to be minuscule. This maneuver does not appear to act in good faith, if not blatantly deceiving. I urge Honorable Thomas W. Thrash Jr. to hold Equifax accountable for the historical data breach, negligence that caused us citizens' loss of valuable time, and unnecessary stress. \$125 is not enough to compensate each member's damage but a minimum. It is to at least set the right precedence in record to signal to other business entities, who may consider cutting corner in near future to increase profit while putting customers' assets and privacy at risk.

I have not objected any class action in the past. I don't plan on appearing at the Fairness Hearing. Please feel free to contact me for further questions.

Sincerely,



Filip Yip





Philip Mip  
334 W 85th St. 1D  
New York, NY 10024

Equifax  
Class Action Settlement Administrator  
~~DATA~~ ~~RETRACT~~ ~~ATTN: PROTECTION~~  
C/O JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418

98111-941818



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PLACE THIS LABEL TO THE LEFT OF THE POSTAGE

USPS CERTIFIED MAIL

**James Mindling**

32 Buttonball Lane

Weston, CT. 06883

**Equifax Data Breach Class Action Settlement Administrator**

**Attn: Objection**

c/o JND Legal Administration

P.O. Box 91318

Seattle, WA 98111-9418

**In re:** Equifax Inc. Data Breach Litigation, Case No. 1:17-md-2800-TWT

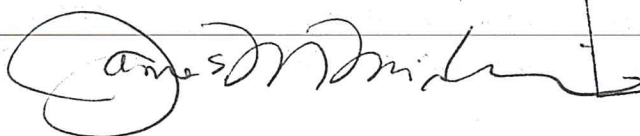
Equifax advised me through an internet search that my data has been compromised.

As a member of the settlement class, I would like to express to the court that the proposed Equifax cash settlement fund is completely inadequate.

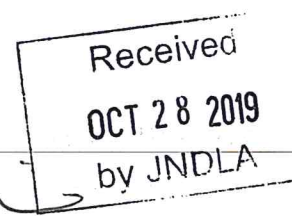
The proposed settlement will not satisfy demand, and injured parties may not receive the promised compensation. In addition, the amount isn't sufficient to be a punitive measure and allows Equifax to continue to act in bad faith.

I have not objected to any class action settlements in the previous 5 years.

I will not be appearing at the fairness hearing in person.

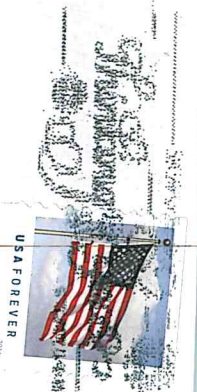


10/23/19



James M. Mindling  
32 Buttonball Lane  
Weston, CT. 06883  
USA

POSTAGE WILL BE PAID BY ADDRESSEE



Equifax Data Breach

Class Action Administrator

OBJECTION!

c/o JND Legal Admin.

P.O. Box 91318

Seattle, WA 98111-9418

98111-941818



---

**James C. Sturges**

24 Powder House Terrace, Unit 2

Somerville, MA 02144

+1 (513) 236-6409

[jcsturges@gmail.com](mailto:jcsturges@gmail.com)



October 14th, 2019

**Equifax Data Breach Class Action Settlement Administrator**

Attn: Objection

c/o JND Legal Administration

P.O. Box 91318

Seattle, WA 98111-9418

*In re: Equifax Inc. Customer Data Security Breach Litigation*, Case No. 1:17-md-2800-TWT

To Whom It May Concern:

I'm writing this letter to formally state my objection to the Equifax Data Breach Lawsuit class action settlement submitted on July 22, 2019.

I believe the settlement is not only misleading but also unfair. The proposed compensation does not appear to have been presented in earnest; as the terms are structured, participants seem more likely to receive 125 cents rather than \$125. This seems like an egregious and intentional action on the part of the settlement. Additionally, while I fully support more than adequate compensation for lawyers and legal fees the percentage of compensation towards lawyers compared to victims is shameful.

Furthermore, I do not believe \$125 or free credit monitoring services is adequate as compensation for participants. The potential damage to identity theft and security of individual data is worth far more than the proposed offering. Efforts taken by each individual involved as well as emotional distress - which every American with a social security number may experience - vastly overshadows this offering.

I know that personally I will be concerned for life about my own identity protection. The amount of emotional energy and physical effort to continuously monitor and protect my own security will last far longer than any length of credit monitoring time and certainly \$125. It's despicable a



company like Equifax can even continue operating with a fine mostly inconsequential to their bottom line, let alone at all, after a breach like this.

I am a member of this settlement class as I have confirmed my information was disclosed as part of this breach. I should also note that I have not previously filed a formal objection to this or any class action settlements in the previous 5 years. At this time I do not plan to attend the Fairness Hearing in person or through a lawyer on any of the hearing dates as I will be unable to travel during the proposed date range.

Sincerely,

A handwritten signature in black ink, consisting of a large, stylized 'S' followed by a horizontal line extending to the right.

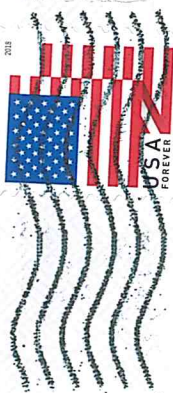
James C. Sturges

**Sturges**

24 Powder House Terrace, #2  
Somerville, MA 02144

BOSTON MA 021

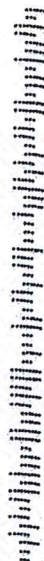
16 OCT 2019 PM 5 L



OCT 21 2019

Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418  
USA

98111-941818



---

JAMES P. VAN AKKEREN

---

September 30, 2019

Equifax Data Breach Class Action Settlement Administrator

Attn: Objection

c/o JND Legal Administration

P.O. Box 91318

Seattle, WA 98111-9418



Dear Settlement Administrator,

I write concerning *In re: Equifax Inc. Customer DataSecurity Breach Litigation*, Case No. 1:17-md-2800-TWT. My names is James Peter Van Akkeren and I reside at 432 Lincoln Ave., Sheboygan, WI 53081. I have been informed by Equifax that I have been a victim of the breach of their security. I further have been informed that I am a member of the settlement class and have been asked to select from a cash payout or a ten year credit monitoring service. I have selected the cash payout as I have at least two other credit monitoring services through banks where I have accounts. I have no need for another credit monitoring service.

I object to the settlement as it appears that aggrieved individuals such as myself, who already have credit monitoring services will receive a minimal cash settlement, not proportional to those who will receive credit monitoring services through the settlement.

I have not objected to any class action settlements in the previous five years.

I do not intend to appear at the Fairness Hearing.

Sincerely yours,

A handwritten signature in black ink, appearing to read "James Peter Van Akkeren".

James Peter Van Akkeren

Van Akkeren  
432 Lincoln Ave.  
Shelbourn, WI 53081

OCT 04 2019

MILWAUKEE WI 530

01 OCT 2019 PM 51

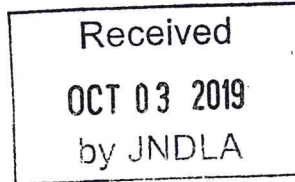


Egvi fax Data Breach Class Action  
Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418



Handwritten scribbles or markings.





Janice Tam, Esq.  
576 Guerrero St, #10  
San Francisco, CA 94110

Equifax Data Breach Class Action Settlement Administrator  
In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT,  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418

To whom it may concern,

I am writing in a personal capacity (and not in my capacity as an attorney) — as a person affected by the Equifax breach and a member of the settlement class. Equifax has confirmed that I was affected by the breach and has issued me claim number PEMYNU57A8.

I have not objected to any class action settlements in the past five (5) years. I am writing to object because the egregious nature of the offense and the extremely lenient restitution that Equifax has negotiated is insulting to the public and has resulted in a loss of public confidence in the ability of the branches of government to protect the greater good. Companies like Equifax seek to profit from gathering information about people and do not do enough to protect such information. And when they fail, their punishment is so lenient that it does not deter companies from being careless with others' privacy.

Further, the settlement has been presented in a misleading way and the company has made it extremely difficult to actually get the money that was initially promised. That only \$31 million was earmarked to compensate those affected by the breach is itself an outrage; and we should all be concerned that the government backtracked on \$125 initially promised to the victims is ridiculous. It gives the appearance that the government and Equifax are "in bed together" to the detriment to the public, and that because the victims do not have a sufficient voice to protest the unfairness of the settlement.

I have never objected to any class action settlement. I was moved to do so in this case because I truly believe that this settlement would result in loss of public confidence in the ability of government to protect the privacy of the citizens it purports to represent and because it encourages other companies to just "risk it" when it comes to the data it houses. Truly, this is an exploitation of the public. I am writing because I do not intend to appear at the Fairness Hearing.

I am imploring the court, as the last resort to judge the fairness of the deal struck between Equifax and the government, to reject this settlement as contrary to the public interest.

Sincerely,



---

Janice Tam, Esq.  
janicetam@gmail.com



SAN FRANCISCO CA 94110

30 SEP 2019 PM 3:11

Equifax Data Breach Class Action Administrator  
In re: Equifax Inc. Litigation Case# 1:17-md-2800-TWT  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle WA 98111-9418

OCT 03 2019

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Tam  
876 Guerrero St 10  
San Francisco CA 94110

Equifax Data Breach Class Action Settlement Administrator  
 Attn: Objection  
 % JND Legal Administration  
 P.O. Box 91318  
 Seattle, WA 9811-9418

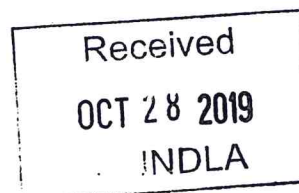
Jennifer Dolence  
 3692 E Costilla Ave  
 Centennial, CO 80122

Signed:  Date: 10/23/19

I am a member of the settlement class, Claim Number **PW7RJ-4M8NH**

I object to the paltry sum that class members are most likely going to receive. Initially this settlement was either credit monitoring, or a cash payment of \$125. Because of the high numbers of affected individuals (147 million), and the total amount being set 505.5 million dollars, ultimately the \$125 may be reduced to pennies. I already have credit protection, since data breaches are becoming an everyday occurrence.

<b>EQUIFAX</b>	
Type	Public
Traded as	NYSE: EFX  S&P 500 Component
Industry	Credit risk assessment
Founded	1899; 120 years ago (as Retail Credit Company)
Founders	Cator Woolford Guy Woolford
Headquarters	Atlanta, Georgia, U.S.
Area served	Worldwide
Key people	Mark L. Feidler (Chairman of the Board) Mark W. Begor (CEO) <sup>[1]</sup> John W. Gamble, Jr. (Vice President & CFO)
Revenue	▲ US\$ 3.36 billion (2017)
Operating income	▲ US\$ 824.6 million (2017)
Net income	▲ US\$ 587.3 million (2017)
Total assets	▲ US\$ 7.23 billion (2017)
Total equity	▲ US\$ 3.24 billion (2017)



Equifax's revenue was 3.36 billion dollars in 2017, this settlement is limited to \$505.5 million dollars. This represents 15% of the revenue, but will it actually correct the lack of concern for



Case 1:17-md-02800-TWT Document 899-24 Filed 12/05/19 Page 44 of 63  
the affected. Without an actual penalty, large billion dollar companies will continue to have a cavalier attitude towards data security. Equifax is a credit agency, they have access to everything personal and financial for credit users, if they cannot protect user data, well then who can? Perhaps they should spend more of their profit on protecting data. But the only way to actually get a company to focus on a problem is to hit them where it hurts, their bottom line. Equifax should be made an example of. Handing out credit protection from the same company that exposed the data in the first place is an insult. Increase the penalty to make Equifax and all the other companies that data security of their customers data is important.

I have not objected to any class action settlements in the previous 5 years.

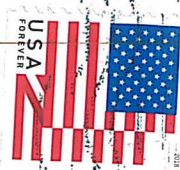
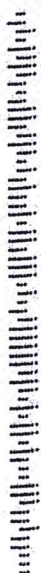
I will not be appearing at the Fairness Hearing either in person or through a lawyer.



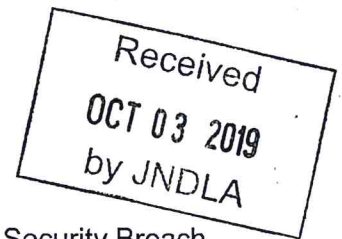
3692 E. Costilla Ave.  
Centennial, CO 80122

FOURTH DATA BENCH CLASS ACTION  
SUTHERLAND ADMINISTRATOR  
ATTN: OBJECTION  
JOINT LEGAL ADMINISTRATION  
P.O. BOX 11318  
SEATTLE, WA 98111-9418

98111-9418



Jessica Kratovil  
1247 Brookside Rd  
Piscataway, NJ 08854  
09/27/19



I would like to object to the settlement terms in "Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT". Per the breach settlement website, my personal information was compromised, and I am a member of the settlement class. My claim number is PTXCS-AN82V. I have not objected to any other class action settlements in the last 5 years. I do not intend to appear at the fairness hearing.

The terms of this settlement were highly deceptive and misleading. The initial documentation I received indicated that I would be receiving a cash payment of \$125. Several weeks later, I received a notification that the payment amount would be significantly lower, and the settlement website was updated to reflect the amount was "up to \$125". I've included both a copy of my initial confirmation regarding this claim, as well as a copy of the claim website as of July 31, 2019 which was the date my claim was filed.

I have no way of opting out of having Equifax store my personal information, nor do I have any control over their lack of security standards. I do not believe that the amount of this settlement will be enough to motivate Equifax to make significant changes to their security posture.

I urge you to reject the terms of the settlement as it does not reflect the seriousness of this incident.

Sincerely,

A handwritten signature in black ink, appearing to read "Jessica Kratovil". The signature is stylized with a large, sweeping flourish at the end.

Jessica Kratovil

## EQUIFAX DATA BREACH SETTLEMENT

[Home](#)
[Key Dates](#)
[Important Documents](#)
[FAQs](#)
[I Would Like To...](#)

# Welcome To The Equifax Data Breach Settlement Website

In September of 2017, Equifax announced it experienced a data breach, which impacted the personal information of approximately 147 million people. A federal court is considering a proposed class action settlement submitted on July 22, 2019, that, if approved by the Court, would resolve lawsuits brought by consumers after the data breach. Equifax denies any wrongdoing, and no judgment or finding of wrongdoing has been made.

FILE A CLAIM TODAY

If you are a class member, you can use this website to claim the benefits described below.

*Please note that none of these benefits will be distributed or available until the settlement is finally approved by the Court.*



**1. Free Credit Monitoring or \$125 Cash Payment.** You can get free credit monitoring services. Or, if you already have credit monitoring services, you can request a \$125 cash payment.

- At least 4 years of three-bureau credit monitoring, offered through Experian. You can also get up to 6 more years of free one-bureau credit monitoring through Equifax.
- If you already have credit monitoring services that will continue for at least 6 more months, you may be eligible for a cash payment of \$125.



**2. Other Cash Payments.** You may also be eligible for the following cash payments up to \$20,000 for:

- the time you spent** remedying fraud, identity theft, or other misuse of your personal information caused by the data breach, or purchasing credit monitoring or freezing credit reports, up to 20 total hours at \$25 per hour.
- out-of-pocket losses** resulting from the data breach.
- up to 25% of the cost of Equifax credit or identity monitoring** products you paid for in the year before the data breach announcement.



**3. Free Identity Restoration Services:** You are eligible for at least 7 years of free assisted identity restoration services to help you remedy the effects of identity theft and fraud.

# EQUIFAX DATA BREACH SETTLEMENT

## Your Claim Summary

### Your Information

---

First Name	Jessica
Last Name	Kratovil
Middle Initial	A
Alternative Name	
Mailing Address	1247 BROOKSIDE RD
Apt No	
City	PISCATAWAY
Country	United States of America
State	New Jersey
Zip Code	08854
Phone Number	(908) 642-6386
Email Address	senatorkratovil@gmail.com
Year of Birth	1991

### Credit Monitoring: Free Service or Cash Payment

---

☒ Option 2, Cash Payment: I want a cash payment of \$125. I certify that I have credit monitoring and will have it for at least 6 months from today.

### Cash Payment: Time Spent

---

☒ No spent time

[Privacy - Terms](#)



1247 Brookside Rd  
iscataway, NJ 08854

DV DANIELS  
NJ 070  
30 SEP '19  
PM 8 L

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USPS CERTIFIED MAIL



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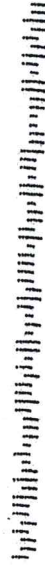
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Date of sale  
09/29/19  
06  
114875992



057032019

Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418



October 11, 2019

Equifax Data Breach Class Action Settlement Administrator

Attn: Objection

c/o JND Legal Administration

P.O. Box 91318

Seattle, WA 98111-9418

In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

Joey Potter

7219 El Rancho Ave

Windsor Heights, IA 50324

Claim# PLF58-EZX3C

Dear Court Justices,

I have previously been notified that I am a member of the settlement class and filed my claim. I am objecting to this settlement due to its insufficient consequences in regards to the severity of the negligence. After mishandling my personal information they want to be responsible for monitoring it against further mishandling or fraud. I already have multiple avenues that I am doing that myself with more reputable sources. The monetary alternative is also not adequate as Equifax is requiring additional work on the victim's part and we are learning that there has been insufficient funds set aside so that we may see little to no compensation for our time and suffering.

I have not objected to any other class action settlements in the last 5 years.

I will not be attending the fairness hearing.

Respectfully,

Joey Potter



Ketter  
7219 El Rancho Ave  
Windsor Heights, CA  
90324

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Equifax Data Breach class Action Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA

98111-9418

98111-9418





*Equifax Inc. Customer Data Security Breach Litigation*, Case No. 1:17-md-2800-TWT

John William Szum 713 Sykes Circle Dayton, OH 45433

Received  
OCT 04 2019  
by JNDLA

I am a member of this settlement class because I am one of the 147 million people whose data was stolen during the Equifax Data Breach. It has been verified through the Equifax verification website letting people know whose data they let get stolen.

I object to the current settlement. Equifax is one of the three largest credit monitoring agencies with the sole purpose of monitoring people's credit. The one thing that the company is supposed to do, it failed to accomplish. For a detailed timeline of events prior to, during, and after the breach please see [https://en.wikipedia.org/wiki/Equifax#2016\\_advance-warnings\\_of\\_insecure\\_systems](https://en.wikipedia.org/wiki/Equifax#2016_advance-warnings_of_insecure_systems) To sum it up, Equifax knew that they could be breached back in December 2016 and did nothing about it. They were breached beginning in March 2017 where they did not inform any of the people whose data was stolen. They were breached again from May to July 2017 where they refused to inform anyone that their credit information was stolen. I will point out that the job of a credit monitoring company is to monitor their customer's credit and let them know when it has been stolen. They did not do this. In fact, they covered it up, and the people responsible sold their stocks a month prior to them announcing the breach and retiring. Yes, they were found guilty of insider trading and were fined a few hundred thousand dollars of the millions they made. They lied and covered up for multiple months about the data breach so that they could make a little money and not look like incompetent boobs. The settlement that we are expected to receive for this is a joke. The Consumer Financial Protection Bureau is supposed to get \$100 million, for what, letting this happen? The states get \$175 million, again, for what? They weren't affected. They are just leaches who are going to tax our settlements anyways, so they get their \$175 million plus their "fair share" of our money. And then of course, the 147 million that were affected get to split \$300 million, of which only \$31 million is available for cash settlement. Or we get credit monitoring provided by the company that lost all our data to begin with and didn't bother to tell anyone. That is the dumbest thing I have ever heard. It is so dumb that only the US Government would think that it is a good idea. Also, everyone with a bank, credit union, credit card, finance app, debit card, already has access to credit monitoring service. It's also very easy to do on your own. Basically, if you have money with any financial institution, you have credit monitoring, and it's free. Why is it free? Because it's easy to do.

My proposed settlement is that everyone, all 147 million, gets enough money to purchase their own credit monitoring service for the next ten years at no less than \$10,000 per person. That's \$1000 every year for 10 years for every person affected. This is paid in cash only, not some weird bullshit bureaucrats come up with like the current settlement. This money will be tax free from all levels of government that levy a tax.

I have not objected to any other settlements in the past 5 years.  
I do not intend to appear at the Fairness Hearing.

  
Signed John W. Szum

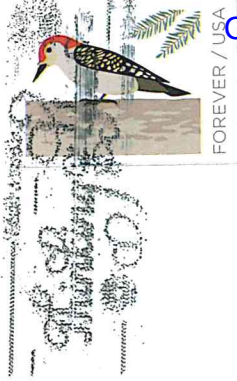


John Szum  
713 Sykes Circle  
Dayton, OH 45433

OCT 04 2019

In re Equifax Data Breach Settlement  
c/o JND Legal Administration  
PO Box 91318  
Seattle, WA 98111-9418

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30 SEP 2019 PM 2:1



98111-941818



**Kate Falcone**

10 Kettlewold Lane  
Weston, CT. 06883

**Equifax Data Breach Class Action Settlement Administrator**

**Attn: Objection**

c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418

**In re: Equifax Inc. Data Breach Litigation, Case No. 1:17-md-2800-TWT**

Equifax advised me through an internet search that my data has been compromised.

As a member of the settlement class, I would like to express to the court that the proposed Equifax cash settlement fund is completely inadequate.

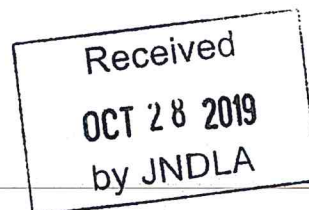
The proposed settlement will not satisfy demand, and injured parties may not receive the promised compensation. In addition, the amount isn't sufficient to be a punitive measure and allows Equifax to continue to act in bad faith.

The credit monitoring option doesn't offer a detailed report, simply a summary. I would like a quarterly detail report. I would also like a quarterly detail report from the fraud detection service Early Warning.

Finally, I would like the treatment afforded the VIP database where potential inaccuracies are scrubbed and negative entries removed so that influential people don't speak out. I would like that treatment for life.

I have not objected to any class action settlements in the previous 5 years.

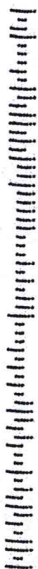
I will not be appearing at the fairness hearing in person.



Kate Falcone  
10 Kellersold Ln.  
Weehar, CT.  
06883

Equifax Data Breach  
Class Action Admin.  
attn: OBJECTION!  
c/o JWD Legal Admin  
P.O. Box 911318  
Seattle, WA. 98111-9418

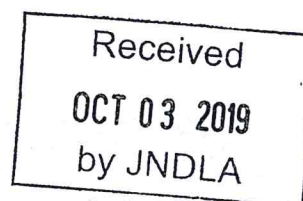
98111-9418



WESTCHESTER, NY 10601  
24 OCT 2015 PM 1



Equifax Data Breach Lawsuit  
Claim #PQ4YC-K7PMS



Hello,

My name is Ken Berry and according to the Equifax settlement website, my information was among those breached. I have not previously objected to a class action settlement.

I am unhappy with the settlement because I feel the process of making this claim was not consumer friendly. For example, requiring proof of current credit monitoring, seemed to benefit the credit rating companies. Also the promise of \$125 per person affected appears to be misleading or underfunded.

The email advising me of the need to have current credit monitoring before I can be eligible for the settlement was confusing and ended up in my spam filter and almost didn't get read and acted upon. Researching all the details needed to make this claim was time-consuming and confusing.

I have filled out my Equifax settlement claim as best I can. I feel the Equifax breach was a horrible violation of consumer trust and I feel I should receive my full \$125 settlement as well as the compensation I am seeking for the time spent related to this claim.

Thank you for your consideration.



Ken Berry

17985 Sencillo Dr.  
San Diego, CA 92128  
415.972.9312





Ken Berry  
17985 Sencillo Dr  
San Diego, CA 92128-1321

SAN DIEGO CA 920

30 SEP 2019 PM 1 L



OCT 03 2019

**Equifax Data Breach Class Action Settlement Administrator**  
**Attn: Objection**  
**c/o JND Legal Administration**  
**P.O. Box 91318**  
**Seattle, WA 98111-9418**

98111-941818



October 30, 2019

Regarding : Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

**Equifax Data Breach Class Action Settlement Administrator**

**Attn: Objection**

**c/o JND Legal Administration**

**P.O. Box 91318**

**Seattle, WA 98111-9418**

To Whom It May Concern:

I'm writing to file my very strong objection to this settlement claim. Though \$125 is paltry in the terms of the scope of the damage to my credit, I was happy to see some form of financial punishment. When I was later challenged by Equifax demanding that I accept "free" credit monitoring instead of a cash settlement I was irate. Even if I was able to get a cash settlement I would probably only see a few cents since the total amount is not enough to give each person the \$125.

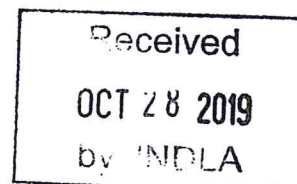
Credit monitoring costs Equifax nothing and is no incentive for them to take better care of my and others information in the future. To the contrary, it's an incentive to keep allowing information to be hacked because it leads to more customers of their credit monitoring services. At the end of the 'free' term they can push us all to feel the need to pay for additional monitoring. This is a financial SCAM not some sort of punishment to deter bad behavior. It also costs Equifax nothing since it's their own monitoring service being offered.

I have not objected to any settlement claims in the past 5 years. I unfortunately will not be able to attend the Fairness Hearing in person, nor will I be sending a lawyer.

Sincerely,

  
Leslie Ernst

1310 Jones Street, #703  
San Francisco, CA 94109



Equip. Data Bread Class Admin. Equipment  
Att. Objector  
cf. Legal Administration  
FOB 9B18  
State WA 98111-9418

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[illegible]

21 Washington St.  
Duxbury MA 02332  
October 21, 2019

Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
c/o JND Legal Administration  
P.O. Box 91318  
Seattle, WA 98111-9418

In re: Equifax Inc. Customer Data Security Breach Litigation, *Case No. 1:17-md-2800-TWT*

Dear Administrator:

I am a Settlement Member because my personal information was exposed. My claim # is PJPA3-D7Y8E.

I believe the Settlement cash reward is neither fair, reasonable, nor adequate.

I object to this settlement because Equifax offered a cash reward of \$125.00 as a settlement, but subsequent indications are that only pennies are available to each of us who was damaged by Equifax's inadequate security members. We were deceived. Clearly Equifax did not set aside sufficient funds for damages. The entire process has become a laughing stock, which sets back the concept of just compensation, to the detriment of our legal system.

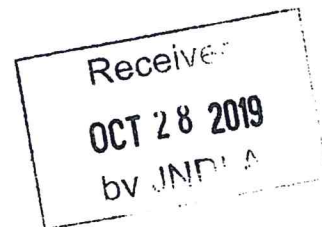
Please note, there are no class action settlements to which I have objected in the previous five (5) years.

Furthermore, I do not intend to appear at the Fairness Hearing, either in person or through a lawyer.

Sincerely,



Lester Lloyd





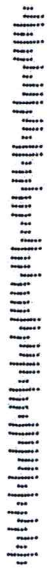
Lester Lloyd  
21 Washington Street  
Duxbury, MA 02332

PROCESSION 144 023  
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EQUIFA DATA ROBBERY CROSS ACTION ADMIN.  
ATTN: OBJECTION  
C/O JND VEAR ADMIN.  
BOX 91318  
SEATTLE WA 98111-9418

5011-941818



**Michael Cherepko**

750 Grand St. #3H  
Brooklyn, NY 11211

October 9, 2019

Equifax Data Breach Class Action Settlement Administrator  
Attn: Objection  
% JND Legal Administration  
PO Box 91318  
Seattle, WA 98111-9418

*In re: Equifax Inc. Customer Data Security Breach Litigation, Case No.*  
1:17-md-2800-TWT

To whom it may concern,

I am writing to object to the Equifax Data Breach settlement. I was a victim of their data breach and contacted about my membership in this class.

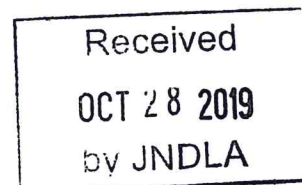
I object to data monitoring being considered as an acceptable compensation for the loss of my data. Credit monitoring is already a widespread amenity offered by many credit card services. But more importantly, I was also a victim of the Yahoo Data Breach. I have a settlement from Yahoo offering the exact same compensation. We are headed toward a future where corporations can fail to protect data and then all offer redundant credit monitoring services, ensuring that through their widespread negligence, none has to compensate the victims with anything of value.

I have never objected to a class action settlement before, but I will object to the Yahoo settlement for the same reason. I will not attend the Fairness Hearing.

Sincerely,



**Michael Cherepko**



Mr. Mike Cherepko  
750 Grand St. Apt. 3H  
Brooklyn, NY 11211

NEW YORK  
NY 100  
29 OCT 19  
PM 6:1



Equifax Data Breach Class Action  
Attn: Objection  
c/o JND Legal Administration  
PO Box 91318  
Seattle, WA 98111-9418

98111-9418

